

United States Bankruptcy Court

Northern District of Illinois
Case No. 14-44763
Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gabriel F. Caliendo
aka Gabriel Frank Caliendo
16515 Christopher Drive
Lemont, IL 60439

Lois E Caliendo
16515 Christopher Drive
Lemont, IL 60439

Social Security / Individual Taxpayer ID No.:

xxx-xx-9247

xxx-xx-5393

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: April 6, 2015

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gabriel F. Caliendo
Lois E Caliendo
Debtors

Case No. 14-44763-CAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mgonzalez
Form ID: b18

Page 1 of 3
Total Noticed: 83

Date Rcvd: Apr 06, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2015.

db/jdb +Gabriel F. Caliendo, Lois E Caliendo, 16515 Christopher Drive, Lemont, IL 60439-4647
22739787 +Advocate Good Samaritan Hospital, 3815 Highland Avenue, Downers Grove, IL 60515-1590
22739788 +Advocate Medical Center, 701 Lee Street, Des Plaines, IL 60016-4539
22739796 +BMO Harris Bank, 401 N. Executive Drive, Brookfield, WI 53005-6013
22739797 +BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095
22739798 +BMO Harris Bank NA-, 1st Mortgage Collection Dept-PO Box 8478, 3800 Golf Road, Suite 300, Rolling Meadows, IL 60008-4037
22739792 +Bank of America, Attn: Correspondence Unit, Po Box 5170, Simi Valley, CA 93062-5170
22739794 +Blatt, Hasenmiller, Leibscher and Moore,, 125 S. Wacker Drive, Suite400, Chicago, IL 60606-4440
22739795 +Blitt & Gaines, P.C., 661 W. Glenn Avenue, Wheeling, IL 60090-6017
22739853 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: The Home Depot, Processing Center, Des Moines, IA 50364)
22739799 Cach LLC/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco Strette, 2nd Floor, Denver, CO 80237
22739804 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009
22739807 +Citibank, N.A., PO Box 790110, Saint Louis, MO 63179-0110
22739806 +Citibank, N.A., 399 Park Avenue, New York, NY 10022-4699
22739808 +Citibank/The Home Depot, Citicorp Credit Services/Centralized BK, Po Box 790040, Saint Louis, MO 63179-0040
22739809 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034, Saint Louis, MO 63179-0034
22739810 +Cook County Assesor's Office, 118 N. Clark Street, Chicago, IL 60602-1304
22739811 +Digestive Health Services, 3825 Highland Avenue, Suite 302, Downers Grove, IL 60515-1562
22739814 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
22739815 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
22739818 +Good Samaritan Hospital, 3815 Highland Avenue, Downers Grove, IL 60515-1590
22739820 +HSBC, Attn: CLM FAP, 2929 Walden Avenue, Depew, NY 14043-2690
22739822 +Illinois Collection Service/ICS, Illinois Collection Service, Po Box 1010, Tinley Park, IL 60477-9110
22739823 +Jack D Clemis MD, 151 N Michigan Avenue, Suite 914, Chicago, IL 60601-7538
22739824 +Keough & Moody, P.C., 1250 East Diehl Road, Suite 405, Naperville, IL 60563-9389
22739825 +Keynote Consulting, 220 West Campus Drive, Suite 102, Arlington Heights, IL 60004-1498
22739826 +M3 Financial, PO Box 7230, Westchester, IL 60154-7230
22739830 MBNA Credit Card, P.O. Box 4369, Toronto, ON M5W3P2, CANADA
22739835 +MJK Legal, 22 W. Washington, Chicago, IL 60602-1605
22739836 +MJK Legal Group, 11209 S. Fairfield, Chicago, IL 60655-1902
22739831 +Michael J. Kartounis, 11209 S Fairfield, Chicago, IL 60655-1902
22739837 +Northwestern Medical Group, 26609 Netwrok Place, Chicago, IL 60673-1266
22739839 +Ocwen Loan Servicing, P.O. Box 6440, Carol Stream, IL 60197-6440
22739840 +Ocwen Loan Serving, Attn: Bankruptcy, P.O. Box 24738, West Palm Beach, FL 33416-4738
22739841 +Pinnacle, 5950 La Place Court, Suite 101, Carlsbad, CA 92008-8831
22739842 +Pinnacle Credit Service, Attn: Bankruptcy, Po Box 640, Hopkins, MN 55343-0640
22739843 Pinnacle Credit Services, 7900 Minnesota 7, Minneapolis, MN 55426
22739846 ++RUSH UNIVERSITY MEDICAL CENTER, 1700 WEST VAN BUREN STREET, SUITE 161, CHICAGO IL 60612-3228
(address filed with court: Rush University Medical Group, 75 Remittance Drive, Ste 1611, Chicago, IL 60675)
22739849 Sears / Citibank USA Sears, P.O. Box 790034, Saint Louis, MO 63179-0034
22739851 +Statebridge Company, 4600 S Syracuse Street, Suite 7, Denver, CO 80237-2750
22739852 +Statebridge Company, LLC, 5680 Greenwood Plaza Boulevard, Suite 100S, Englewood, CO 80111-2404
22739854 +The University of Chicago Physicians, 75 Remittance Drive, Suite 1385, Chicago, IL 60675-1385
22739855 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210
22739857 +University Of Chicago Medicine, 15965 Collection Center Drive, Chicago, IL 60693-0159
22739856 +University of Chicago Medicine, 15965 Collections Center Drive, Chicago, IL 60693-0159
22739861 +Verizon, 500 Technology Drive, Ste 550, Weldon Spring, MO 63304-2225
22739865 +West Suburban Bank, 711 S Westmore Avenue, Lombard, IL 60148-3770
22739866 +West Suburban Bank, 711 Westmore Meyers Road, Lombard, IL 60148-3770
22739867 +West Suburban Bank, 6400 S. Cass Avenue, Westmont, IL 60559-3209

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QSRRADTKE.COM Apr 07 2015 00:23:00 Steven R Radtke, Chill, Chill & Radtke PC, 79 W Monroe Street Suite 1305, Chicago, IL 60603-4925
22739790 +EDI: AMEREXPR.COM Apr 07 2015 00:23:00 American Express, Box 0001, Los Angeles, CA 90096-8000
22739789 +EDI: BECKLEE.COM Apr 07 2015 00:23:00 American Express, Po Box 3001, 16 General Warren Boulevard, Malvern, PA 19355-1245
22739791 +EDI: BECKLEE.COM Apr 07 2015 00:23:00 American Express *, c/o Becket & Lee, P.O. Box 3001, Malvern, PA 19355-0701
22739793 +EDI: BANKAMER2.COM Apr 07 2015 00:23:00 Bank Of America, N.A. *, 401 N. Tryon Street, NC1-021-02-20, Charlotte, NC 28255-0001

District/off: 0752-1

User: mgonzalez
Form ID: b18

Page 2 of 3
Total Noticed: 83

Date Rcvd: Apr 06, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

22739795 +E-mail/Text: mmeyers@blittandgaines.com Apr 07 2015 00:42:26 Blitt & Gaines, P.C.,
661 W. Glenn Avenue, Wheeling, IL 60090-6017
22739800 +EDI: CAPITALONE.COM Apr 07 2015 00:23:00 Capital One Bank, Attn: General Correspondence,
Po Box 30285, Salt Lake City, UT 84130-0285
22739801 +EDI: AIS.COM Apr 07 2015 00:23:00 Capital One, N.A. *, c/o American Infosource,
P.O Box 54529, Oklahoma City, OK 73154-1529
22739802 +EDI: CAPITALONE.COM Apr 07 2015 00:23:00 Capital One, N.A. *, 1680 Capital One Drive,
Mc Lean, VA 22102-3407
22739803 +EDI: CHASE.COM Apr 07 2015 00:23:00 Chase *, ATTN: Bankruptcy Department,
P.O. Box 15298, Wilmington, DE 19850-5298
22739805 +EDI: CITICORP.COM Apr 07 2015 00:23:00 CitiBank, Po Box 6497,
Sioux Falls, SD 57117-6497
22739812 EDI: DISCOVER.COM Apr 07 2015 00:23:00 Discover Financial Services, 2500 Lake Cook Road,
Deerfield, IL 60015
22739813 EDI: DISCOVER.COM Apr 07 2015 00:23:00 Discover Financial Services LLC, Po Box 15316,
Wilmington, DE 19850
22739816 +EDI: RMSC.COM Apr 07 2015 00:23:00 GE Capital Retail Consumer Finance, 1600 Summer Street,
Fifth Floor, Stamford, CT 06905-5125
22739817 +EDI: RMSC.COM Apr 07 2015 00:23:00 GE Money Bank Care Card, Po Box 960061,
Orlando, FL 32896-0061
22739821 +EDI: HFC.COM Apr 07 2015 00:23:00 HSBC, One HSBC Center, Buffalo, NY 14203-2842
22739819 +EDI: HFC.COM Apr 07 2015 00:23:00 HSBC, Po Box 5213, Carol Stream, IL 60197-5213
22739827 +EDI: TSYS2.COM Apr 07 2015 00:23:00 Macy's, Po Box 183083, Columbus, OH 43218-3083
22739829 EDI: TSYS2.COM Apr 07 2015 00:23:00 Macy's Inc., 911 Duke Boulevard, Mason, OH 45040
22739828 +EDI: TSYS2.COM Apr 07 2015 00:23:00 Macy's Inc., 9111 Duke Boulevard,
Mason, OH 45040-8999
22739833 +EDI: MID8.COM Apr 07 2015 00:23:00 Midland Credit Management, Inc.,
8875 Aero Drive Suite 200, San Diego, CA 92123-2255
22739832 +EDI: MID8.COM Apr 07 2015 00:23:00 Midland Credit Management, Inc., 8875 Aero Drive,
San Diego, CA 92123-2255
22739834 +EDI: MID8.COM Apr 07 2015 00:23:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
22739838 +Fax: 407-737-5634 Apr 07 2015 01:04:46 Ocwen Loan, 1661 Worthington Road, Suite 100,
West Palm Beach, FL 33409-6493
22739844 EDI: PRA.COM Apr 07 2015 00:23:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
22739845 +EDI: CBSRUSHMEDCTR.COM Apr 07 2015 00:23:00 Rush University Medical Center,
1700 W. Van Buren Suite 161, Chicago, IL 60612-3228
22739847 +EDI: SEARS.COM Apr 07 2015 00:23:00 Sears, Po Box 182149, Columbus, OH 43218-2149
22739848 +EDI: SEARS.COM Apr 07 2015 00:23:00 Sears / CBSD, Attn: Bankruptcy Department,
PO Box 6189, Sioux Falls, SD 57117-6189
22739850 +EDI: SEARS.COM Apr 07 2015 00:23:00 Sears/CitiBank, Po Box 6283,
Sioux Falls, SD 57117-6283
22739858 EDI: USBANKARS.COM Apr 07 2015 00:23:00 US Bank, Po Box 5227, Cincinnati, OH 45201
22739860 +EDI: USBANKARS.COM Apr 07 2015 00:23:00 US Bank Home Mortgage, US Bancorp Center,
800 Nicollet Mall, Minneapolis, MN 55402-2511
22739859 +EDI: USBANKARS.COM Apr 07 2015 00:23:00 Us Bank Home Mortgage, Bankruptcy/Recovery Dept,
Po Box 5229, Cincinnati, OH 45201-5229
22739862 +EDI: AFNIVZWIRE.COM Apr 07 2015 00:23:00 Verizon Communications, Inc, 1515 Woodfield Road,
Schaumburg, IL 60173-6046
22739863 +EDI: AFNIVZWIRE.COM Apr 07 2015 00:23:00 Verizon Wireless, 1 Verizon Place,
Alpharetta, GA 30004-8510
22739864 +E-mail/Text: BKRMailsOps@weltman.com Apr 07 2015 00:40:39 Weltman, Weinberg & Reis Co., LPA,
180 North LaSalle Street, Suite 2400, Chicago, IL 60601-2704

TOTAL: 35

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: mgonzalez
Form ID: b18

Page 3 of 3
Total Noticed: 83

Date Rcvd: Apr 06, 2015

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2015 at the address(es) listed below:

Gabriella R Comstock on behalf of Creditor Wilmington Savings Fund Society, FSB, Not In Its Individual Capacity But Solely As Trustee for Primestar-H Fund I Trust grc@kmlegal.com
Gina B Krol, ESQ on behalf of Plaintiff West Suburban Bank gkrol@cohenandkrol.com, gkrol@cohenandkrol.com;trotman@cohenandkrol.com;jneiman@cohenandkrol.com
Nathan C Volheim on behalf of Debtor Gabriel F. Caliendo courtinfo@sulaimanlaw.com, nvolheim@sulaimanlaw.com;mbadwan@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com ;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Nathan C Volheim on behalf of Joint Debtor Lois E Caliendo courtinfo@sulaimanlaw.com, nvolheim@sulaimanlaw.com;mbadwan@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com ;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov
Steven C Lindberg on behalf of Creditor Wilmington Savings Fund Society, FSB, Not In Its Individual Capacity But Solely As Trustee for Primestar-H Fund I Trust bankruptcy@fallaw.com
Steven R Radtke sradtke@chillchillradtke.com, sradtke@ecf.epiqsystems.com

TOTAL: 7